

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

-----X  
JACOB LANGSAM,

Plaintiff,

vs.

MIDLAND CREDIT MANAGEMENT, INC.,

Defendant.  
-----X

Civil Action No.: 07-CV-3123  
(CLB)(MDF)

**DEFENDANT MIDLAND CREDIT MANAGEMENT, INC.'S INDEX OF EXHIBITS**

Pino & Associates, LLP  
Westchester Financial Center  
50 Main Street  
White Plains, New York 10606  
Telephone: (914) 946-0600

Attorneys for Defendant  
**MIDLAND CREDIT MANAGEMENT, INC.**

Of Counsel: Thomas E. Healy, Esq.  
Marc A. Rousseau, Esq.

**INDEX OF EXHIBITS**

Exhibit A: Correspondence Dated 12/9/05.

Exhibit B: Correspondence Dated 2/1/05.

Exhibit C: Correspondence Dated 2/10/06.

Exhibit D: Correspondence Dated 3/15/06, 4/27/06, 8/9/06, 10/5/06, 11/16/06, 1/10/07, 2/7/07 and 3/8/07.

Exhibit E: Correspondence Dated 5/21/06.

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Exhibit H: Correspondence Dated 8/3/07.

Exhibit I: Bureau Reports.

Dated: White Plains, New York  
February 21, 2008

  
\_\_\_\_\_  
MARC A. ROUSSEAU

**Exhibit A**



P.O. Box 939019  
San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

12-09-2005

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952

2344-1

## Settlement Opportunity

Contact Information: Tel (800) 935-4566  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm;  
Sat 6am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No: 8514430172  
Current Balance: \$6,459.33  
Payment Due Date: 01-23-2006  
Letter Code: 04768024

Dear JACOB J LANGSAM,

Welcome! We have a great offer for our new customers.

Midland Funding LLC recently purchased your CITIBANK account and Midland Credit Management, Inc. ("MCM"), a debt collection company, is the servicer of this obligation. As the new servicer of this account, we would like to find a positive resolution to your account.

Midland Credit Management, Inc. (MCM) is currently able to offer you a substantial discount of **50% off** your Current Balance *if we receive payment by 01-23-2006*.

What's In It For You? Once MCM receives your payment of \$3,229.67, we will:

- Notify the credit bureaus that the debt is "Paid", \*
- Immediately stop all recovery activity on this account.

To accept this offer, simply detach the Acceptance Certificate below and enclose it with your \$3,229.67 payment in the envelope provided. **Please mail your payment no later than 01-16-2006** in order to receive credit for the 50% off discount by the expiration date 01-23-2006.

If you prefer to speak with one of our Account Managers, please contact us at (800) 935-4566.

**NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

Midland Credit Management, Inc.  
(800) 935-4566

*Please tear off and return lower portion with payment in envelope provided*

### Acceptance Certificate

MCM Account Number: 8514430172  
Current Balance: \$6,459.33  
Amount Due: \$3,229.67

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: 01-23-2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



12 8514430172 9 0322967 012306 3

**Important Disclosure Information**

**Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

The records associated with the account purchased from CITIBANK reflect that you are obligated on this account, which is in default with a Current Balance of \$6,459.33. As the owner of this account, but subject to the rights described below, Midland Funding LLC is entitled to payment of this account. All communication regarding this account should be addressed to MCM and not the previous owner.

Unless you notify MCM within thirty (30) days after receiving this notice that you dispute the validity of the debt, or any portion thereof, MCM will assume this debt to be valid.

If you notify MCM, in writing, within thirty (30) days after receiving this notice that the debt, or any portion thereof, is disputed, MCM will obtain verification of the debt or a copy of a judgment (if there is a judgment) and MCM will mail you a copy of such verification or judgment.

If you request, in writing, within thirty (30) days after receiving this notice, MCM will provide you with the name and address of the original creditor.

If an attorney represents you with regard to this debt, please refer this letter to your attorney. Likewise, if you are involved in an active bankruptcy case, or if this debt has been discharged in a bankruptcy case, please refer this letter to your bankruptcy attorney so that we may be notified.

Please remember, even if you make a payment within 30 days after receiving this notice, you still have the remainder of the 30 days to exercise the rights described above.

\* No credit reporting will occur if the federal reporting period has expired, or we have not previously reported on this account.

-----  
Please send any correspondence relating to any credit reporting\* of this account to:  
MCM CREDIT REPORTING DEPARTMENT, 8875 Aero Drive, Suite 200, San Diego, CA 92123.  
PLEASE RETAIN THIS ADDRESS FOR ANY ISSUES RELATING SOLELY TO THE CREDIT REPORTING OF  
YOUR ACCOUNT.

New York City Department of Consumer Affairs License Number 1140603.

**Exhibit B**



San Diego, CA 92193-90

ADDRESS SERVICE REQUESTED

02-01-2006

#8WNHLLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

**Settlement Opportunity**

Contact Information: Tel (800) 282-2644  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm, Fri 6am - 5pm,  
Sat 6am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 5424180721425939  
MCM Account No: 8514430172  
Current Balance: \$6,567.81  
Payment Due Date: 03-03-2006  
Letter Code: 04910055

Dear JACOB J LANGSAM,

Midland Credit Management, Inc., servicer of the above referenced account would like to offer you a 50% OFF Settlement Opportunity.

Pay \$3,283.91 by 03-03-2006 and the Current Balance will be considered paid\* and we will STOP ALL COLLECTION ACTIVITY!

Simply detach the Acceptance Certificate below and enclose it with your payment of \$3,283.91 in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
J. Black  
President

\* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 1140603.

Please tear off and return lower portion with payment in envelope provided

**Acceptance Certificate**

MCM Account Number: 8514430172  
Current Balance: \$6,567.81  
Amount Due: \$3,283.91

Make Check Payable to: Midland Credit Management, Inc.

Payment Due Date: 03-03-2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

12 8514430172 9 0328391 030306 3

**Exhibit C**



Jacob J Langsam  
66 Horton Dr.  
Monsey, NY 10952

(Sent via CERTIFIED MAIL # 7003 3110 0005 7512 8706)

Midland Credit Management, Inc.  
P.O. Box 939019  
San Diego, CA 92193-9019

Date: 2/10/2006

Re: Acct # 5424180721425939

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on 2/01/2006. Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

What the money you say I owe is for;  
Explain and show me how you calculated what you say I owe;  
Provide me with copies of any papers that show I agreed to pay what you say I owe;  
Provide a verification or copy of any judgment if applicable;  
Identify the original creditor;  
Prove the Statute of Limitations has not expired on this account  
Show me that you are licensed to collect in my state  
Provide me with your license numbers and Registered Agent

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian or TransUnion) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports

by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

Violation of the Fair Credit Reporting Act  
Violation of the Fair Debt Collection Practices Act  
Defamation of Character

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

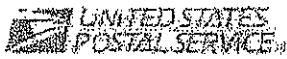
If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records, any information obtained shall be used for that purpose.

Best Regards,

Jacob J Langsam

[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#)[FAQs](#)

## Track & Confirm

### Search Results

Label/Receipt Number: 7003 3110 0005 7512 8706  
Status: Delivered

Your item was delivered at 8:19 am on February 17, 2006 in SAN DIEGO, CA 92193. The item was signed for by R HYDE. A proof of delivery record may be available through your local Post Office for a fee.

Additional information for this item is stored in files offline.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Go >](#)[Restore Offline Details >](#)[Return to USPS.com Home >](#)

POSTAL INSPECTORS  
Preserving the Trust

[site map](#)[contact us](#)[government services](#)[jobs](#)[National & Premier Accounts](#)

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**Exhibit D**



midland credit management, inc.

PO Box 939019  
San Diego, CA 92193-9019

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

03/15/06

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a positive and flexible option to resolve your account for 50% off the Current Balance.

If we receive payment by 04/14/06 in the amount of  
\$3,329.58, we will consider the Account Balance paid!\*

**CALL NOW!** To take advantage of this opportunity, please contact us **TOLL-FREE** at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05044054.

**MAIL!** You may prefer to settle your account balance by using the Acceptance Certificate above. Simply enclose it with your \$3,329.58 payment in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
J. Black  
President

\* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

New York City Department of Consumer Affairs License Number 1140603

0051321

SP50

0007

### Settlement Opportunity

Contact Information: Tel (800) 282-2644  
Fax (800) 306-4443  
Hours of Operation: M - Th 6am - 7pm;  
Fri 6am - 5pm;  
Sat 6am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No.: 8514430172  
Current Balance: \$6,657.15  
Payment Due Date: 04/14/06  
Letter Code: 05044054



midland credit management, inc.

PO Box 939019  
San Diego, CA 92193-9019

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

04/27/06

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy this account, we would like to offer you a positive and flexible option to resolve your account for 50% off the Current Balance.

**If we receive payment by 05/27/06 in the amount of \$3,373.25, we will consider the Account Balance paid!\***

**CALL NOW!** To take advantage of this opportunity, please contact us **TOLL-FREE** at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05174054.

**MAIL!** You may prefer to settle your account balance by using the Acceptance Certificate above. Simply enclose it with your \$3,373.25 payment in the envelope provided.

Please understand this is a communication from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,  
R. Eckhardt  
Executive Vice President / General Manager of Consumer Debt

\* If your account is still within the federal reporting period, your credit report will reflect that it has been paid.

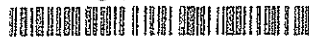
New York City Department of Consumer Affairs License Number 1140603

### Settlement Opportunity

Contact Information: Tel (800) 282-2644  
Fax (800) 306-4443  
Hours of Operation: M - Th 6am - 7pm;  
Fri 6am - 5pm;  
Sat 6am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No.: 8514430172  
Current Balance: \$6,746.49  
Payment Due Date: 05/27/06  
Letter Code: 05174054







ADDRESS SERVICE REQUESTED

10-05-2006

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1651-19889

## Settlement Opportunity

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm, Fri 6am - 5pm  
Sat 6am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No: 8514430172  
Current Balance: \$7,088.96  
Payment Due Date: 10-25-2006  
Letter Code: 05696010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 10-25-2006 in the amount of  
\$4,253.38, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05696010.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,253.38 payment in the envelope provided. In order to receive payment by 10-25-2006, please mail no later than 10-20-2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

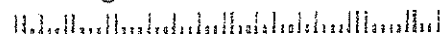
## Acceptance Certificate

MCM Account Number: 8514430172  
Current Balance: \$7,088.96  
Amount Due: \$4,253.38  
Make Check Payable to: Midland Credit Management, Inc.  
Payment Due Date: 10-25-2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



12 8514430172 9 0425338 102506 9



11/16/2006

#BWNHLTH \*\*AUTO  
#0000 0851 4430 1729#

0007027 01 AT 0.308 \*\*AUTO HS1 7032 10952-

|||||

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-4443  
Hours of Operation: M-F 6 am - 7 pm  
Fri 6 am - 5 pm  
Sat 6 am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No: 8514430172  
Current Balance: \$7,178.30  
Payment Due Date: 12/16/2006  
Letter Code: 05907010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 12/16/2006 in the amount of  
\$4,306.98, we will consider the account balance paid in full!

CALL NOW! To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 05907010.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,306.98 payment in the envelope provided. In order to receive payment by 12/16/2006, please mail no later than 12/11/2006.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
R. Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 8514430172  
Current Balance: \$7,178.30  
Amount Due: \$4,306.98

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: 12/16/2006

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

mcm  
Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

5G70

12 8514430172 9 0430698 121606 4

0014



Case 7:07-cv-03123-CLB  
P.O. Box 939019  
San Diego, CA 92193-9019

Document 11-2

Filed 02/21/2008 Page 18 of 28

01/10/2007

#BWNHLTH\*\*AUTO  
#0000 0851 4430 1729#

01-0037 01 AB 0317 \*\*AUTO T3 3 7031 10952-



JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851

Contact Information: Tel: (800) 282-2644  
Fax: (800) 306-4445  
Hours of Operation: M - Th 6 am - 7 pm  
Fri 6 am - 5 pm  
Sat 6 am - noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
MCM Account No: 8514430172  
Current Balance: \$7,297.42  
Payment Due Date: 01/30/2007  
Letter Code: 06119010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 01/30/2007 in the amount of  
\$4,378.45, we will consider the account balance paid in full!

CALL NOW! To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you. When you call be sure to mention the letter code, 06119010.

MAIL! You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,378.45 payment in the envelope provided. In order to receive payment by 01/30/2007, please mail no later than 01/25/2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
R. Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

### Acceptance Certificate

MCM Account Number: 8514430172  
Current Balance: \$7,297.42  
Amount Due: \$4,378.45  
Make Check Payable to: Midland Credit Management, Inc.  
Payment Due Date: 01/30/2007

JACOB J LANGSAM  
66 HORTON DR  
MONSEY NY 10952-2851



Midland Credit Management, Inc.  
Department 3870  
Los Angeles, CA 90034-8870

5G70

12 8514430172 9 0437845 013007 6

0015

Important Privacy Choice for Consumers  
(For use by California Residents Only)

You have the right to control whether Midland Credit Management, Inc. and its subsidiaries ("MCM," also referenced below as we, our, and us) share some of your personal information. Please read the following information carefully before you make your choice below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services to the extent permitted by applicable law.

Your Choice

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you to the extent permitted by applicable law.

☐ NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

MCM Account Number(s): \_\_\_\_\_

Signature: \_\_\_\_\_

To exercise your choice, please do one of the following: (1) fill out, sign and return the completed form to us via toll-free facsimile at 1-800-306-4443, or (2) call us toll-free at 1-800-825-8131, extension 2980 (you may want to make a copy for your records).





San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

02-07-2007

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1651-8583

**Settlement Opportunity**

Contact Information: Tel (800) 282-2644  
Fax: (800) 306-1123

Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm  
Sat 6am - Noon PST

Current Owner: Midland Funding LLC

Original Creditor: CITIBANK

Original Account No: 3424180721425989

MCM Account No: 8514430172

Current Balance: \$7,356.98

Payment Due Date: 02-27-2007

Letter Code: 06281010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 02-27-2007 in the amount of \$4,414.19, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,414.19 payment in the envelope provided. In order to receive payment by 02-27-2007, please mail no later than 02-22-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion with payment in envelope provided

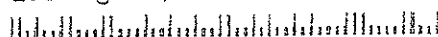
### Acceptance Certificate

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

MCM Account Number: 8514430172  
Current Balance: \$7,356.98  
Amount Due: \$4,414.19  
Make Check Payable to: Midland Credit Management, Inc.  
Payment Due Date: 02-27-2007



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870

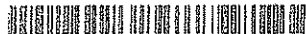


12 8514430172 9 0441419 022707 8

0017  
5070



San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

03-08-2007

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

1651-2152

**Settlement Opportunity**

Contact Information: Tel (800) 282-2644  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm;  
Sat 6am - Noon PST  
Current Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 5424180721425939  
MCM Account No: 8514430172  
Current Balance: \$7,416.54  
Payment Due Date: 03-28-2007  
Letter Code: 06424010

Dear JACOB J LANGSAM,

You won't want to miss this settlement opportunity offered to you by Midland Credit Management, Inc., servicer of the above referenced account.

Recognizing that you may have gone through some financial difficulty and have been unable to satisfy your account we would like to offer you a positive and flexible option to resolve your account for 40% off the Current Balance.

If we receive payment by 03-28-2007 in the amount of  
\$4,449.92, we will consider the account balance paid in full!

**CALL NOW!** To take advantage of this opportunity, please contact us TOLL-FREE at (800) 282-2644 and any of our Account Managers will be able to assist you.

**MAIL!** You may prefer to settle your Current Balance by using the Acceptance Certificate below. Simply detach the form and enclose it with your \$4,449.92 payment in the envelope provided. In order to receive payment by 03-28-2007, please mail no later than 03-23-2007.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Ron Eckhardt  
Executive Vice President / General Manager of Consumer Debt

Please tear off and return lower portion-with payment in envelope provided

**Acceptance Certificate**

MCM Account Number: 8514430172

Current Balance: \$7,416.54

Amount Due: \$4,449.92

Make Check Payable to: Midland Credit  
Management, Inc.

Payment Due Date: 03-28-2007

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



12 8514430172 9 0444992 032807 7

0018

**Exhibit E**

Jacob J Langsam  
66 Horton Dr.  
Monsey, NY 10952

(Sent via CERTIFIED MAIL # 7003 3110 0005 7512 8744)

Midland Credit Management, Inc.  
P.O. Box 939019  
San Diego, CA 92193-9019

Date: 5/21/2006

Re: Acct # 5424180721425939

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number 5424180721425939 on February 10, 2006.

Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on February 17, 2006.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 15 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,

Jacob J Langsam.

**Exhibit F**





P.O. Box 939019  
San Diego, CA 92193-9019



ADDRESS SERVICE REQUESTED

07-01-2006

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

2345-78

Contact Information: Tel (800) 939-2353  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm;  
Fri 6am - 5pm;  
Sat 6am - 2:30pm PST  
Original Owner: Midland Funding LLC  
Original Creditor: CITIBANK  
Original Account No: 5424180721425939  
MCM Account No: 8514430172  
Current Balance: \$6,880.50  
Payment Due Date: NOW  
Letter Code: 05403007

Dear JACOB J LANGSAM,

Midland Credit Management, Inc. has made several attempts to contact you regarding the following account:

Current Owner : Midland Funding LLC  
Original Creditor : CITIBANK  
MCM Account No: 8514430172  
Current Balance : \$6,880.50

This letter is to inform you that Midland Credit Management, Inc. is considering forwarding this account to an attorney with the intent to initiate legal action to satisfy the debt.

Please contact our office immediately at (800) 939-2353 to make arrangements to pay this debt and prevent any legal action on your account.

SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,  
Midland Credit Management, Inc.

New York City Department of Consumer Affairs License Number 1140603.

*Please tear off and return lower portion with payment in envelope provided*

### Account Summary

MCM Account No: 8514430172  
Current Balance: \$6,880.50  
Amount Due: \$6,880.50

Make Check Payable to: Midland Credit  
Management, Inc.  
Payment Due Date: NOW

JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



12 8514430172 9 0688050 073106 6



MIDLAND CREDIT MANAGEMENT, INC.  
P.O. Box 939019  
San Diego, CA 92193-9019



Contact Information: Tel (800) 939-2353  
Fax (800) 306-4443  
Hours of Operation: M-Th 6am - 7pm;  
Fri 6am - 5pm;  
Sat 6am - 2:30pm PST

#BWNHLTH  
#0000 0851 4430 1729#  
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 10952-2851

STATEMENT			
MCM Account #: 8514430172		Principal Balance: \$5,178.25	
Original Account #: 5424180721425939		Interest Rate: 15.00%	
Statement Date: 07-01-2006	Due Date: NOW		Accrued Interest: \$1,702.25
Original Owner: Midland Funding LLC	Original Creditor: CITIBANK		New Balance: \$6,880.50
Due Date	Date Received	Transactions	Amount
NOW	07-01-2006	The above referenced account was purchased by Midland Funding LLC and is serviced by Midland Credit Management, Inc. ("MCM"). The balance of \$6,880.50 is due now.  Please direct all correspondence to: Midland Credit Management, Inc.	\$6,880.50
			New Balance: \$6,880.50

Please understand this is a communication from a debt collector. This is an attempt to collect a debt.  
Any information obtained will be used for that purpose.

Please detach the payment slip below and enclose it with your \$6,880.50 payment in the envelope provided.

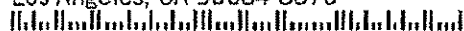
JACOB J LANGSAM  
66 HORTON DR  
MONSEY, NY 109522851

### Payment Slip

MCM Account Number: 8514430172  
Current Balance: \$6,880.50  
Amount Enclosed: \_\_\_\_\_



Midland Credit Management, Inc.  
Department 8870  
Los Angeles, CA 90084-8870



Please indicate new mailing address and phone number, if incorrect.


**Exhibit G**

**mcm**  
midland credit management, inc.  
15 message(s)

8514430172 - Jacob J  
Langsam - \$7,520.78

Account number: 8514430172 Find

◀◀ Add Comm (Last 5)

- Logoff TFLORES
- ☐ Account Info / Maint
    - Account Search
    - Collection Detail
      - Multiples
      - Media
      - Collection Queue
    - Additional Data
    - WACH/SCNL
    - Bureau Status Report
      - Display CBs
      - Bankruptcy
      - Legal Outsourcing
      - NAN Transactions
    - Account Resolution
    - CLF Data Maintenance
    - Address Maintenance
    - Phone Maintenance
    - Consumer Info Worksheet
  - ☒ Payments
  - ☒ Letter Information
  - ☒ Search Tools
  - ☒ Employee Tools
  - ☒ Company Info
    - Phone Extension
    - Queue Lookup
  - ☒ Messages
  - ☒ Scheduler

## Bureau Reports by Reporting Date

Date	Comment Code	Stat	Compliance Condition	Status_Desc
12/15/05		93		Account assigned to internal or external collections
12/15/05		93		Account assigned to internal or external collections
01/11/06		93		Account assigned to internal or external collections
01/11/06		93		Account assigned to internal or external collections
03/08/06	X	93		Account assigned to internal or external collections
04/12/06	X	93		Account assigned to internal or external collections
05/12/06	X	93		Account assigned to internal or external collections
06/14/06	X	93		Account assigned to internal or external collections
07/13/06	X	93		Account assigned to internal or external collections
08/09/06	X	93		Account assigned to internal or external collections
09/14/06	X	93		Account assigned to internal or external collections
10/13/06	X	93		Account assigned to internal or external collections
12/14/06	X	93		Account assigned to internal or external collections
01/31/07		93	XF	Account assigned to internal or external collections
02/07/07		93	XF	Account assigned to internal or external collections
03/06/07		93	XF	Account assigned to internal or external collections
04/20/07		93	XF	Account assigned to internal or external collections